

## REMARKS

This Response is submitted in response to the Final Office Action dated December 18, 2006. Claims 1 and 7-9 have been amended. No new matter is added.

### 35 U.S.C. §102(e)

The Office Action rejects Claims 1-14 under 35 U.S.C. §102(e) as being anticipated by Yacobi (U.S. Patent 5,878,138). Applicants submit that Claims 1 and 7-9 have been amended to traverse such rejections.

Independent Claim 1 now reads in part, “first information giving and receiving means for giving and receiving information with a third information processing apparatus managed by a second business entity issuing a second information processing apparatus in which electronic money information and authentication information employed for authentication processing for the electronic money service are recorded, the authentication information including a plurality of keys associated with a plurality of business entities.” Claims 7-9 contain similar language. The amendments are fully supported by the specification.

Regarding the amendment, see the specification on page 38 line 9 to page 39 line 8. The specification reads in part, “[i]t is further assumed that the key A and the key B are required to permit the cashing service of the credit company A and the loading of electronic money by withdrawal from the account of the bank B at the loading terminal unit 13.” The specification also reads, “the acquirer/brand holder 1 checks with the issuer 2-3 whether the associated keys may be issued to the bank center 181, and issues and distributes the key A and the key B to the bank center 181.” Therefore, the loading terminal unit is able to load electronic money from both the credit company A and the bank B.

The ability to have terminals that load money from a variety of sources is beneficial in that users are able to use terminals for a variety of services. A user does not need to find a specific bank terminal in order to withdraw money on his or her card. The user and issuer still maintain security through management of the encryption keys, but gain a level of flexibility.

The reference does not disclose or suggest terminals with keys associated with multiple business entities. The reference Yacobi requires a user to withdraw electronic money directly from an institution such as a bank. For example, see the reference Yacobi in column 9 lines 25-33.

The reference states in part, “the user initiates the withdrawal transaction by establishing a secure communication channel 68 between the electronic wallet 58 and the bank’s computer 62.” See also, Figure 2 of the reference Yacobi. The reference discloses a verification and fraud detection system that is managed individually by each bank. The reference requires a bank to handle deposits directly for security purposes. The security requirement teaches away from having an intermediary handle withdrawals which would include having a terminal that handles withdrawals from multiple sources as is disclosed in the invention.

Claim 1 was also amended to read, in part, “fourth recording means for recording proxy transactions executed by the first business entity and associated with the second business entity.” Independent Claims 7-9 contain similar language.

The amendments are fully supported by the specification. For example, see the specification on page 45 lines 18-21 describing how the manager/acquirer serves as a proxy loader, stating “[t]he issuer 2-1, however, is not connected to the Internet 11, so that it asks the acquirer/brand holder 1 to perform proxy loading.” See also, the specification on page 34 lines 23-25, stating “[t]he accounting server records the information regarding the proxy loading in a proxy loading DB 148, and performs settlement with the associated issuer 2-1, at a predetermined interval.” The specification provides for the manager/acquirer serving as a proxy as well as a proxy loading database used to store those transactions.

The ability for the manager/acquirer to serve as a proxy loader is beneficial in that an issuer does not need a direct connection to the user. Additionally, aggregating transactions increases the speed at which transactions can be handled, since a single connection can be used to handle a multitude of transactions.

As discussed above, the reference Yacobi merely discloses direct connections with the bank. The reference does not disclose the use of a proxy database to manage the proxy transactions performed by a manager/acquirer on behalf of the bank.

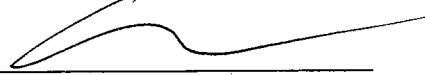
For at least the foregoing reasons, applicants respectfully submit that Independent Claims 1 and 7-9, and Claims 2-6 and 10-14 are patentably distinguishable and in condition for allowance.

The Commissioner is hereby authorized to charge deposit account 02-1818 for any fees which are due and owing.

Respectfully submitted,

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